

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

SCOTT A. TREADWELL

Debtor(s)

Case No. 19-24220CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/30/2019.
- 2) The plan was confirmed on 12/16/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/02/2020, 01/10/2022, 10/19/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/20/2024.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$106,704.78.
- 10) Amount of unsecured claims discharged without full payment: \$51,016.16.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$154,935.35  
Less amount refunded to debtor \$686.09

**NET RECEIPTS: \$154,249.26**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$7,790.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$7,838.04  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$15,628.04**

Attorney fees paid and disclosed by debtor: \$600.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADT	Unsecured	481.09	NA	NA	0.00	0.00
ALLEGHENY HEALTH NETWORK	Unsecured	644.47	NA	NA	0.00	0.00
BANK OF AMERICA**	Unsecured	1,545.00	NA	NA	0.00	0.00
BOBS DISCOUNT FURNITURE++	Unsecured	3,801.54	NA	NA	0.00	0.00
BUREAU INVESTMENT GROUP POR	Unsecured	555.00	555.46	555.46	395.59	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	1,020.00	1,020.79	1,020.79	727.00	0.00
CAPITAL ONE**	Unsecured	543.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	194.77	194.77	138.71	0.00
FINGERHUT	Unsecured	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Secured	17,435.00	17,585.34	18,728.38	18,728.38	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	172,736.00	175,313.71	0.00	86,203.18	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	5,145.71	5,145.71	5,145.71	0.00
LVNV FUNDING LLC	Unsecured	1,854.00	1,854.59	1,854.59	1,320.82	0.00
LVNV FUNDING LLC	Unsecured	2,571.00	2,571.68	2,571.68	1,831.52	0.00
MARINER FINANCE LLC	Unsecured	5,778.00	5,806.31	5,806.31	4,135.20	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,877.43	2,092.45	2,092.45	1,490.22	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	2,115.96	2,285.87	2,285.87	1,627.97	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	3,436.19	3,842.81	3,842.81	2,736.81	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	5,381.85	5,862.96	5,862.96	4,175.54	0.00
ONE MAIN FINANCIAL(*)	Unsecured	18,586.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL(*)	Unsecured	13,000.00	NA	NA	0.00	0.00
QUEST DIAGNOSTIC	Unsecured	67.00	NA	NA	0.00	0.00
TRACY TREADWELL++	Priority	500.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	NA	167.64	167.64	119.39	0.00
US BANK	Unsecured	4,173.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Unsecured	NA	2,148.98	2,148.98	1,530.48	0.00
WELLS FARGO BANK NA	Secured	NA	1,916.07	1,916.07	1,916.07	0.00
WESTLAKE FINANCIAL SERVICES(*)	Priority	0.00	NA	NA	6,398.63	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$86,203.18	\$0.00
Mortgage Arrearage	\$5,145.71	\$5,145.71	\$0.00
Debt Secured by Vehicle	\$18,728.38	\$18,728.38	\$0.00
All Other Secured	\$1,916.07	\$1,916.07	\$0.00
<b>TOTAL SECURED:</b>	<b>\$25,790.16</b>	<b>\$111,993.34</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$6,398.63	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$6,398.63</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$28,404.31</b>	<b>\$20,229.25</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$15,628.04</u>
Disbursements to Creditors	<u>\$138,621.22</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$154,249.26</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/18/2025

By: /s/ Ronda J. Winnecour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.